

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 18–11502–SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Fiona Graham  
aka Fiona M Graham  
82 New York Avenue  
Dumont, NJ 07628

Social Security No.:

xxx–xx–0703

Employer's Tax I.D. No.:

---

**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Stacey L. Meisel on:

Date: 6/19/18

Time: 02:30 PM

Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by creditors is welcome, but not required.

The following applications for compensation have been filed:

---

**APPLICANT(S)**

Virginia E. Fortunato, Debtor's Attorney,

**COMMISSION OR FEES**

\$4,943.25

**EXPENSES**

\$418.00

---

Creditors may be heard before the applications are determined.

In accordance with D.N.J. Local Bankruptcy Rule 2016–1(d), appearances are not required on applications for compensation unless objections are filed. Objections shall be filed and served no later than seven (7) days prior to the scheduled hearing date (D.N.J. LBR 2016–1(h)).

Dated: May 17, 2018

JAN:



**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Fiona Graham  
 Debtor

Case No. 18-11502-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 137

Page 1 of 2  
 Total Noticed: 48

Date Rcvd: May 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2018.

db  
 517296522 +Fiona Graham, 82 New York Avenue, Dumont, NJ 07628-2410  
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, P.O. Box 15019, Wilmington, DE 19886-5019)  
 517296527 +Bank of America (FDIC), Corporate Office, 100 North Tryon Street,  
 Charlotte, NC 28202-4031  
 517438873 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 517296528 Best Buy Corporate Headquarters, 7601 Penn Avenue S (at 7th Street), Richfield, MN 55423  
 517296529 +Capital One, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
 517296530 +Capital One Bank (USA), NA (FDIC), 4851 Cox Road, Glen Allen, VA 23060-6293  
 517296531 +Capital One Bank Corporate Office, 1680 Capital One Drive, Mc Lean, VA 22102-3407  
 517296532 Capital One Bank USA, P.O. Box 71083, Charlotte, NC 28272-1083  
 517296533 +Capital One Bank USA NA, Att: General Correspondence, Bankruptcy, P.O. Box 30285,  
 Salt Lake City, UT 84130-0285  
 517296534 +Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241  
 517296537 Citi Cards, P.O. Box 9001037, Louisville, KY 40290-1037  
 517296538 +Citibank South Dakota, N.A. (FDIC), 701 East 60th Street, Sioux Falls, SD 57104-0493  
 517296539 +Citibank, NA (FDIC), 701 East 60th Street, North, Sioux Falls, SD 57104-0493  
 517296541 +Citibank/Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282  
 517296540 +Citibank/Sears, Citicorp Credit Services, Att: Centralized Bankruptcy, P.O. Box 790040,  
 Saint Louis, MO 63179-0040  
 517296545 +Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241  
 517296542 +Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,  
 Saint Louis, MO 63179-0040  
 517296548 +Costco Citi, P.O. Box 6190, Sioux Falls, SD 57117-6190  
 517296550 +Costco Go Anywhere Citicard, P.O. Box 6190, Sioux Falls, SD 57117-6190  
 517296549 +Costco Go Anywhere Citicard, Citicorp Credit Card Services, Centralized Bankruptcy,  
 P.O. Box 790040, Saint Louis, MO 63179-0040  
 517296551 +Costco Headquarters, 999 Lake Drive, Issaquah, WA 98027-5367  
 517296552 +Discover Bank (FDIC), 502 E. Market Street, Greenwood, DE 19950-9700  
 517296555 +Dumont Tax Collector, 50 Washington Avenue, Dumont, NJ 07628-3647  
 517296556 Equifax, 1550 Peartree Street NW, Atlanta, GA 30309  
 517296557 +Experian, 475 Anton Boulevard, Costa Mesa, CA 92626-7037  
 517296559 +John and Patricia Graham, 82 New York Avenue, Apartment No. 1, Dumont, NJ 07628-2410  
 517296558 +John and Patricia Graham, 82 New York Avenue, Apartment No. 1, NJ 07628-2410  
 517296561 +Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999  
 517296562 +Macy's Corporate Office & Headquarters, 7 West 7th Street, Cincinnati, OH 45202-2424  
 517296563 +Quicken Loans, P.O. Box 6577, Carol Stream, IL 60197-6577  
 517296566 +Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282  
 517296565 +Sears, P.O. Box 78051, Phoenix, AZ 85062-8051  
 517296567 +Sears Corporate Headquarters, 3333 Beverly Road, Hoffman Estates, IL 60179-0001  
 517296568 +Trans Union, P.O. Box 2000, Chester, PA 19016-2000  
 517296569 +Trans Union Corporate Office, 555 W. Adams Street, Chicago, IL 60661-3631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov May 17 2018 22:58:29 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 17 2018 22:58:27 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

517344527 E-mail/Text: ally@ebn.phinsolutions.com May 17 2018 22:57:56 Ally Capital, PO Box 130424,  
 Roseville MN 55113-0004

517296518 +E-mail/Text: ally@ebn.phinsolutions.com May 17 2018 22:57:56 Ally Financial,  
 200 Renaissance Center, Detroit, MI 48243-1300

517296519 +E-mail/Text: ally@ebn.phinsolutions.com May 17 2018 22:57:56 Ally Financial,  
 Att: Bankruptcy, P.O. Box 380901, Bloomington, MN 55438-0901

517296554 E-mail/Text: mrdiscen@discover.com May 17 2018 22:57:58 Discover Financial,  
 P.O. Box 15316, Wilmington, DE 19850

517313689 E-mail/Text: mrdiscen@discover.com May 17 2018 22:57:58 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

517296553 +E-mail/Text: mrdiscen@discover.com May 17 2018 22:57:58 Discover Financial, P.O. Box 3025,  
 New Albany, OH 43054-3025

517433302 E-mail/PDF: resurgentbknofications@resurgent.com May 17 2018 23:00:44  
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517296564 +E-mail/Text: bankruptcyteam@quickenloans.com May 17 2018 22:58:44 Quicken Loans,  
 1050 Woodward Avenue, Detroit, MI 48226-1906

517341617 +E-mail/Text: bankruptcyteam@quickenloans.com May 17 2018 22:58:44 Quicken Loans Inc.,  
 635 Woodward Avenue, Detroit, MI 48226-3408

517407821 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 17 2018 23:00:43 Verizon,  
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 12

District/off: 0312-2

User: admin  
Form ID: 137

Page 2 of 2  
Total Noticed: 48

Date Rcvd: May 17, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517296523\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)  
517296524\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)  
517296525\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)  
517296526\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)  
517296521\* +Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012  
517296535\* +Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241  
517296536\* +Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241  
517296543\* +Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,  
Saint Louis, MO 63179-0040  
517296544\* +Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,  
Saint Louis, MO 63179-0040  
517296546\* +Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241  
517296547\* +Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241  
517296560\* +John and Patricia Graham, 82 New York Avenue, Apartment No. 1, Dumont, NJ 07628-2410  
517296520 ##+Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012  
TOTALS: 0, \* 12, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 19, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on May 16, 2018 at the address(es) listed below:  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Virginia E. Fortunato on behalf of Debtor Fiona Graham njbankruptcy911@gmail.com,  
bankruptcyntices2011@gmail.com

TOTAL: 4